GOVERNMENT OF INDIA
RAILWAYS
LOK SABHA

UNSTARRED QUESTION NO:1022
ANSWERED ON:08.02.2017
Travel Insurance
Ashok Kumar Shri K.;Chowdhary Shri Pankaj;Misra Shri Ajay (Teni)

Will the Minister of RAILWAYS be pleased to state:

(a) the number of train tickets on which travel insurance option has been exercised during the current financial year till now with the amount of insurance premium;

(b) the number of train passengers who have been paid the claims made against the accident insurance premium paid on train tickets during the said period;

(c) whether cases of insurance companies defaulting on payments to those injured and the kin of those who died in train accidents have come to the notice of the Government;

(d) if so, the details thereof, zone-wise; and

(e) the effective measures taken by the Railways to ensure payment of insurance claims to such persons?

Answer

MINISTER OF STATE IN THE MINISTRY OF RAILWAYS

(SHRI RAJEN GOHAIN)

(a) : Optional Travel Insurance has been implemented w.e.f 01.09.2016. Insurance is being provided free to all the Railway Passengers buying online ticket w.e.f 10.12.2016 and no premium is charged from the passengers.
During the period from 01.09.2016 to 09.12.2016, total number of 2, 07, 91,545 train tickets on which option has been exercised, the premium of ` 3,34,94,364.56 has been transferred to Insurance Companies.

(b) : During the period 01-09-2016 to 09-12-2016, claim has been made in 07 death cases & 06 injured cases, out of which the death claims for 05 passengers and 01 claim for injury case has been paid to the families/passengers.

(c) : No, Madam.

(d) : Does not arise.

(e) : Railways have taken effective measures to ensure timely settlement of claims of the passengers. The detailed procedure for settling claims has been issued to the Insurance Companies. In case claim payment is delayed by more than 15 days after submission of all the necessary documents, then the Insurance Companies are liable to pay interest @ 2% above the prevailing Bank rate per annum.
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